

**Information to identify the case:**

Debtor 1	<u>Jacqueline M. McAlister</u>	Social Security number or ITIN	xxx-xx-4493
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24756-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jacqueline M. McAlister

5/18/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jacqualine M. McAlister  
Debtor

Case No. 18-24756-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 18, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:

Recip ID	Recipient Name and Address
db	+ Jacqueline M. McAlister, 88 North Broadway Ave, North Versailles, PA 15137-1839
14963048	Allegheny County Treasurer, Room 108 Court House, Pittsburgh, PA 15219
15273648	+ City of McKeesport, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14963057	+ Comenity Bank/Victoria's Secret, Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541-0914
15273605	+ East Allegheny School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14963066	+ Mary Ann Fetsick, Tax Collector, 1401 Greensburgh Ave., Suite 3, North Versailles, PA 15137-1630
15273609	+ McKeesport Area School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15273607	+ North Versailles Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin PA 15642-7539
15457357	+ Surge Credit Card, P.O. Box 8099, Newark, DE 19714-8099

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	May 19 2022 03:33:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	May 19 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 19 2022 03:33:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	May 18 2022 23:36:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14969526	EDI: GMACFS.COM	May 19 2022 03:33:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14963049	+ EDI: GMACFS.COM	May 19 2022 03:33:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14963050	+ EDI: AMSHER.COM	May 19 2022 03:33:00	At & T/DirecTV, c/o Amsher Collection Services, Inc., 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
14963051	+ EDI: CAPITALONE.COM	May 19 2022 03:33:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14963052	+ EDI: CAPONEAUTO.COM	May 19 2022 03:33:00	Capital One Auto Finance, 3901 Dallas Parkway,

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			Plano, TX 75093-7864
14967369	+ EDI: AISACG.COM	May 19 2022 03:33:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14971255	EDI: CAPITALONE.COM	May 19 2022 03:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14963912	+ Email/Text: bankruptcy@cavps.com	May 18 2022 23:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14963053	+ Email/Text: bankruptcy@cavps.com	May 18 2022 23:36:00	Citibank, c/o Cavalry Portfolio Services, P.O. Box 27288, Tempe, AZ 85285-7288
14963055	+ Email/Text: mediamanagers@clientservices.com	May 18 2022 23:35:00	Client Services, Inc., 3451 Harry Truman Boulevard, Saint Charles, MO 63301-9816
14963056	+ EDI: PRA.COM	May 19 2022 03:33:00	Comenity, c/o Portfolio Recovery Associates, 120 Corporate Blvd. Suite 1, Norfolk, VA 23502-4952
14963543	+ Email/Text: ebnotifications@creditacceptance.com	May 18 2022 23:35:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14963058	+ Email/Text: ebnotifications@creditacceptance.com	May 18 2022 23:35:00	Credit Acceptance Corp, P.O. Box 5070, Southfield, MI 48086-5070
15457356	+ Email/PDF: creditonebknofications@resurgent.com	May 18 2022 23:33:37	Credit One, P.O. Box 98875, Las Vegas, NV 89193-8875
14963059	EDI: DISCOVER.COM	May 19 2022 03:33:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
14992400	EDI: DIRECTV.COM	May 19 2022 03:33:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14966439	EDI: DISCOVER.COM	May 19 2022 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14963060	+ Email/Text: bncnotifications@pheaa.org	May 18 2022 23:36:00	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
15457358	Email/Text: ml-ebn@missionlane.com	May 18 2022 23:35:00	Mission Lane, 101 2nd Street, Suite 350, San Francisco, CA 94105
14991217	EDI: PRA.COM	May 19 2022 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14968070	+ EDI: PENNDEPTREV	May 19 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14968070	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14977105	+ Email/Text: ebnpeoples@grblaw.com	May 18 2022 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14986901	Email/Text: bncnotifications@pheaa.org	May 18 2022 23:36:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14963068	Email/Text: bankruptcydept@uhm.com	May 18 2022 23:35:00	Union Home Mortgage, 8241 Dow Circle West, Strongsville, OH 44136
14996562	Email/Text: bankruptcydept@uhm.com	May 18 2022 23:35:00	Union Home Mortgage Corp., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618

TOTAL: 31

**BYPASSED RECIPIENTS****The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a**

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar as servicer for Union Home Mortgage Corp.
cr		Union Home Mortgage Corp.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Ally Financial, PO BOX 130424, Roseville, MN 55113-0004
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14963054	*+	Citibank, c/o Cavalry Portfolio Services, P.O. Box 27288, Tempe, AZ 85285-7288
14963061	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963062	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963063	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963064	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963065	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963067	##+	Pressler, Felt & Warshaw, LLP, Attn: Ian Zev Winograd, Esq., 508 Prudential Road, Suite 200-B, Horsham, PA 19044-2309

TOTAL: 2 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Cenlar as servicer for Union Home Mortgage Corp. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Union Home Mortgage Corp. bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Union Home Mortgage Corp. dcarlon@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor Jacqueline M. McAlister attorneyspyra@dennisspyra.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maribeth Thomas	on behalf of Creditor Ally Financial mthomas@tuckerlaw.com maribeth.thomas@gmail.com,jrusnack@tuckerlaw.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9